

# SPOTLIGHT

OCTOBER 2021

# ALL IN



American Income  
National Income  
life insurance companies

2022

# ALL IN FOR 2022!



**Steve Greer**  
Chief Executive Officer  
American Income Life &  
National Income Life Divisions

*You can't do passion halfway. Living your passion means you're ALL IN. You trust your heart and trust your gut wherever that takes you. — Joe Plumeri*

If you're proactive, you have already been documenting the successes and challenges you faced this year. But Q4 is the time to form those ideas into quantifiable objectives and develop the strategy to make them happen.

Being in business for yourself is always a high-stakes game but never higher than in the last 20 months. 2022 is the hand we'll be dealt. Even though we haven't laid eyes on our cards, it's time to push all our chips forward and bet everything we've got on this hand.

We are **ALL IN** for 2022.

It's not about working harder. We all work hard. It's not about working smarter either. More than anything, I see 2022 shaping up to be the year that we are ALL IN on thinking and working – not harder, not even smarter – but DIFFERENT.

We don't know what next year will look like but we know our mission of helping to protect working families is more important than ever. We also know COVID has changed the way we think and do things. Not only the pandemic itself but the adaptations we had to make IN RESPONSE TO the pandemic have caused people to think differently.

One obvious example is the transition to digital for business— it's given us a whole new way of looking at *Opportunity Unlimited!* Priorities have changed. Expectations have changed. Studies show that family, freedom, and flexibility are the main priorities of those seeking a career opportunity.

- According to a study by Citrix Systems, 76% of the workers polled say they prioritize family and personal interests and will pursue opportunities where they can focus on both.
- 88% of the workers polled say that when searching for a new position, they will look for one that offers complete flexibility in their hours and location.
- 83% expect that companies will leverage flexible work models to reach out to suitable candidates no matter where they live.

People are looking for freedom and flexibility. There is no better place to look than *Opportunity Unlimited* at AIL-NILICO!

We need to be ALL IN with personal recruiting and think differently about who our recruits are. We need to be open to ways we can help them create a version of *Opportunity Unlimited* that works for them and our company. Twenty months ago, who would have thought we'd have such a diverse agent force that includes so many women, stay-at-home parents, people with physical disabilities, people who don't have a car? And LOOK at our Latino Division! They are killing it!

It's not a huge stretch to look ahead five years, where a majority of the people on your team could be 1,000 miles away from the office. We need to be ALL IN when it comes to meeting independent self-starters — wherever they are, whatever they look like, whatever language they speak — and showing them what is possible at AIL-NILICO.

Our customers are a part of this dynamic as well. The more successful our recruiting and training efforts, the more families we can serve. The more new leaders we develop, the more people they can recruit and train to protect even MORE families.

It's a whole new AIL-NILICO. I predict 2022 will bring more and greater opportunities for us IF — IF we are willing to give it all we've got, no turning back.

Pick up the cards. Push all your chips to the center of the table. All or nothing. We are **ALL IN.** 🎯

## SPOTLIGHT

**ARC.AllLife.com/Spotlight.aspx**  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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## NEWS

## OCTOBER 2021

VOL. 54 NO. 10

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

**Retention: 73.0%**  
**Net to Gross: 80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 11/23 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 11/25**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 11/30 before 4:30 p.m. CST** to count for **November** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$9,420,777**

**in total BONUSES were paid out this month by AIL and NILICO.** For more information on the monthly bonuses, turn to **Pages 38-47**.

**\$8,334,857**

**in total August RENEWALS were paid out in September to 5,981 total agents.**

### Correction

In the September issue of *Spotlight*, **Mathew Hart** should have been pictured with Kyle Lewicki as the **#1 MTD Category VIII SGA**.



**HART-LEWICKI**

### Notes of Importance

To encourage each self-employed PR Rep to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR Person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the specific details regarding contribution funds in the UFCW 1518, OPEIU 277 and UNIFOR 247 union agreements. For more information, contact **Tonia Stonum** at [TStonum@aillife.com](mailto:TStonum@aillife.com).

**\* Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at [ARC.AllLife.com](http://ARC.AllLife.com) or [ARC.NILife.com](http://ARC.NILife.com). **Check your production! If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.**







# ALL IN. PERIOD.



## Jason Beckman

Division Vice President  
PR Field Operations

In 2011, the New York Giants went from going nowhere to going to the Super Bowl because of two words – **ALL IN**. The night before Christmas Eve 2011, the Giants had 7 wins and 7 losses, and had lost 5 of their last 6 games. That night, Gian-Paul Gonzalez, a ninth-grade history teacher from Union City, NJ, was asked to speak at their Player's Chapel Meeting. Mr. Gonzalez was friends with the Giants team chaplain who asked him to speak.

During that meeting, Mr. Gonzalez, a teacher who admittedly said he went from teaching children to teaching Giants, stated he gave everyone on the football team one poker chip. He asked them to put their initials on their poker chip and asked them to keep it with them. He encouraged the team, including future Hall of Famers Eli Manning and Justin Tuck, to go ALL IN when you feel you're facing something that can't be beaten.

The next week, the New York Giants defeated their cross-town rivals, the Jets, 29-14 with all players who were interviewed quoted as saying they were "ALL IN." The following weekend the Giants beat the Dallas Cowboys securing their ticket to the playoffs. After that game, Eli Manning was quoted as saying, "It's not about individual stats, it's about everyone being 100% committed and dedicated to the team."

The Giants went on to defeat the Atlanta Falcons and the #1 seeded Green Bay Packers at Lambeau Field to secure their spot in the NFC Championship. Free Safety Antrel Rolle stated, "The chip is a chip; but, it's our minds that are the most powerful tool we have to give us that extra push." That extra push led the Giants into the Super Bowl after beating the San Francisco 49ers. Antrel Rolle went on to

say, "Everyone in the entire organization, our janitors, our cooks, our coaches, our players, were ALL IN." The Giants went on to win Super Bowl XLVI by a score of 21-17 versus the New England Patriots.

What does it mean to be ALL IN? It means you keep going when other people tell you to quit. It means you don't stop when people are telling you that you're wasting your time. It means being committed when things don't look good – it looks ugly and difficult.

When playing poker, if you take all of your chips and move them to the middle of the table you're making a commitment that you are ALL IN. You've finished slow-playing the game or only going halfway. What would happen, though, if everyone showed their cards and you respond by pulling your chips back and saying you're just kidding?

The word 'commitment' doesn't come with an asterisk disclaiming when things get tough that you back off and say, "It's not for me." A period is the only punctuation allowed after the word *commitment*. A period is used primarily to punctuate the end of a sentence or a thought. When you're truly ALL IN and committed, you do whatever it takes, whenever it needs to be done, and regardless of how you feel. 🎲

# Q3 PR CONTRIBUTIONS

**Alberta Building Trades** — Golf Tournament

**American Federation of School Administrators** — Donation benefiting the A. Philip Randolph Institute

**American Sustainable Business Council** — Donation

**Arizona Daily** — Labor Day Ad

**BCTGM 1** — Strike Support

**Building & Construction Trades Department, AFL-CIO** — Donation

**Center for Military Recruitment, Assessment, and Veterans Employment** — Event Sponsorship

**Central Indiana Labor Council, AFL-CIO** — Event Sponsorship

**Contra Costa County AFL-CIO, Central Labor Council** — Event Sponsorship & Ad

**Economic Policy Institute**

**Georgia State AFL-CIO** — Convention

**Graphic Communications Conference/ International Brotherhood of Teamsters** — Ad

**Hall of Fame Central Labor Council, AFL-CIO** — Scholarship

**Hawaii State AFL-CIO** — Golf Tournament

**Hawaii State AFL-CIO** — Scholarship

**Healing Emergency Aid Response Team 9/11** — Sponsorship

**IAMAW - ON** — Contribution benefiting Guide Dogs of America

**IBEW** — Scholarship

**IBT 177** — Golf Outing Sponsorship

**IBT 294** — Event Sponsorship

**IBT Women's Committee** — Convention

**Indiana AFL-CIO** — Convention

**International Brotherhood of Electrical Workers** — Conference

**IUOE 3** — Golf Tournament Sponsorship

**Jobs with Justice Education Fund**

**Ketchikan Daily News** — Ad

**Labor Council for Latin American Advancement** — Convention

**Laborers' International Union of North America** — Donation

**LIUNA 300** — Scholarship

**Local First Arizona** — Labor Day Ad

**Mainland Nova Scotia Building & Construction Trades Council** — Golf Tournament

**Metropolitan Baltimore Council of AFL-CIO Unions** — Golf Tournament

**Midwest Academy** — Event Sponsorship

**New Jersey Building & Construction Trades Council** — Convention

**North Carolina State AFL-CIO** — Convention

**NW Labor Press** — Ad

**Ohio State Building and Construction Trades Council** — Convention

**Richmond Times Dispatch** — Labor Day Ad

**Solidarity Parade Committee** — Labor Day Event Sponsorship

**South Carolina AFL-CIO** — Scholarship

**State Building & Construction Trades Council of CA** — Golf Tournament Sponsorship

**Teamsters Joint Council 25** — All-Charity Event Raffle Prizes

**Tennessee AFL-CIO Labor Council** — Convention

**The Arizona Republic** — Labor Day Ad

**Transport Workers Union of America** — Convention

**UDWA AFSCME 3930** — Convention

**UFCW 1546** — Golf Outing Sponsorship benefiting Leukemia & Lymphoma Society

**UFCW 175 & 633** — Scholarship

**UFCW 1995** — Charity Golf Tournament Sponsorship

**UFCW 1996** — Golf Outing Sponsorship benefiting Leukemia & Lymphoma Society

**UFCW 75** — Charity Golf Tournament Sponsorship

**UFCW 99** — Charity Golf Tournament Sponsorship

**UFCW GOLDEN STATE 8** — Golf Tournament Sponsorship

**UMWA 2245** — Strike Support

**United Mine Workers of America** — Donation in Support of The New Children's Hospital

**United Union of Roofers, Waterproofers and Allied Workers** — Donation

**Union Sportsmen Alliance**

**Virginia AFL-CIO** — Convention

**Waco Tribune Herald** — Labor Day Ad

**Wisconsin State AFL-CIO Building Trades Conference** — Golf Tournament Sponsorship

Contributions listed are from July through September.

# NEW ASSOCIATES

## PER MANAGER

### SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Kristel Paredes Garcia	3	Capozucca-H-W	Jake Taylor	2	Simon Arias	Dulce Paz	2	Sabrina Lloyd
Jhon Escauriza Contreras	3	Fort Worth Latino Division	Velvet De Sousa Dagostino	2	Capozucca-H-W	Isiah Brown	2	Andre McCallum
Luis Osorio Bello	3	Fort Worth Latino Division	Sandra Armendariz	2	Jose Carvajal	Zakiya Jones	2	Andre McCallum
Carlos Barreto Bermudez	3	Richardson Latino Division	Jaclyn Lafferty	2	Richard Correa	Eric Caballero	2	Andrew McQuade
Edgar Velasquez Romero	3	Richardson Latino Division	Genesis Rosario	2	Fisher-Zuzick	Volamar Picon Mora	2	Jesus Romero
Heryka Zapata	3	San Antonio Latino Division	Brandon Nappo	2	Mathew Hart	Jorge Reyes	2	Jesus Romero
Sharissa Andreas	2	AO	Maria Bellio Huerta	2	Fort Worth Latino Division	Edrick Brooks	2	S-S-Parks-Salvaggi
Marcus Howard	2	AO	Ileana Tineo	2	Fort Worth Latino Division	Jeffery Oloyo	2	Michael Vasu
Haeli Morris	2	AO	Rhonda Komar	2	Kevin Holtz			
Allison Saxton	2	AO	Jose Aranguren	2	Richardson Latino Division			
Joseph Crivelli	2	Simon Arias	Luis Barbaresco Garcia	2	Richardson Latino Division			
Ryan Parrish	2	Simon Arias	Ricky Gandhi	2	Sabrina Lloyd			

### MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jorge Caridad	19	Fort Worth Latino Division	Adalberto Paz	4	San Antonio Latino Division	William Parmeter	3	Brett Gryska
Helgi Bistoche Navarro	10	Richardson Latino Division	Paul Samra	4	Andrew McQuade	Antonino Taormina	3	Brett Gryska
Patrycja Grudzinska	8	Sabrina Lloyd	Jean Romero Capote	4	Jesus Romero	Michael Romero	3	Mathew Hart
Norvi Belisario	6	San Antonio Latino Division	Luis Velasquez	4	Jesus Romero	Yelineth Godoy Latuff	3	Fort Worth Latino Division
Zach Otto	5	Sabrina Lloyd	Daryl Graham	4	S-S-Parks-Salvaggi	Aaron Piotrowski	3	Sabrina Lloyd
Elijah Brown	5	Andre McCallum	Michelle Gould	3	AO	Duane Shaw	3	Sabrina Lloyd
Darrell Asbell	4	AO	Brandon Summerton	3	AO	Evan Donoghue	3	Corey Neff
John Collins	4	AO	Mark Bernsdorff	3	Simon Arias	Tahis Quintero Bonilla	3	Jesus Romero
Chilynn Acevedo	4	Fisher-Zuzick	Stella Roznovan	3	Cohen-Velasquez	Adrain Alfred	3	Michael Vasu
Susana Al Choufi Naim	4	Hemerson Gonzalez	Erin Allen	3	Richard Correa			
Angel Caridad	4	Fort Worth Latino Division	Adianeza Rodriguez	3	Hemerson Gonzalez			

### GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Axel Carrasquel	6	Fort Worth Latino Division	Richard Sidoti	2	AO	Meaghan Montoya	2	Mathew Hart
Maria Martinez	5	Capozucca-H-W	Spencer Kozej	2	Simon Arias	Andrea Caridad Perez	2	Fort Worth Latino Division
Katie Stahulak	5	Sabrina Lloyd	Brinsley Maughan-Evanson	2	Simon Arias	Evelyn Leon-Perez	2	Fort Worth Latino Division
Nestor Morales	4	Fort Worth Latino Division	Rackeem Miller	2	Simon Arias	Jorge Serra	2	Fort Worth Latino Division
Heddy Bahena Reyes	4	San Antonio Latino Division	Justin Maska	2	Arias-Dlabik	Yania Tineo Soto	2	Richardson Latino Division
Danny Souri	4	Sabrina Lloyd	Shavonne Grant	2	Mark Beckford	Chalisa Holmes	2	Andre McCallum
Heriberto Chavez	4	Andrew McQuade	Eddie Gonzales	2	Jose Carvajal	Morgan Tranquist	2	Andre McCallum
Lubraska Iguaro	4	Jesus Romero	Arcelia Zizumbo	2	Cohen-Velasquez	Tiffany Bertao	2	Andrew McQuade
Khadijah Muhammad	3	AO	Stuart Guthrie	2	Richard Correa	Raul Pinto	2	Jesus Romero
Alejandra Ramos	3	Hemerson Gonzalez	Yehuda Makowitz	2	Richard Correa	Evelyn Romero	2	Jesus Romero
Amindel Reyes	3	San Antonio Latino Division	Deanna Arceno	2	Gabriel Feldmann	Jose Anderson	2	S-S-Parks-Salvaggi
Ebony Ortiz	3	Sabrina Lloyd	Nolan Burke	2	Fisher-Zuzick	Tecole Smith	2	Michael Vasu
Jennifer Jantzen	2	AO	Feza Al Choufi Cumarin	2	Hemerson Gonzalez	Muzit Berhe	2	Jamison Weatherspoon
Dejan Kukulj	2	AO	Maria Chacinpino	2	Hemerson Gonzalez	Fatima Jaguros	2	Josh West
Daniel Li	2	AO	Alvaro Ramirez Calderon	2	Hemerson Gonzalez			
Jimmy Quifille	2	AO	Marismely Wilhelm	2	Hemerson Gonzalez			

### RGA

NAME	#	SGA
Robert Janev	16	Sabrina Lloyd

**NEW ASSOCIATE – \$1,000 contract-to-date new agent**

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA** – at least two new associates during the month  
**MGA** – at least three new associates during the month  
**RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

**TOP RECRUITING AGENTS\*\* SEPTEMBER**

TOTAL LEGACY RECRUITERS: 292

TOTAL LEGACY RECRUITS: 373



**Astrid Castrillon**  
9 Recruits  
Hemerson Gonzalez



**Joe Lewo**  
4 Recruits  
Henderson-Locker



**Christina Shanno Baldwin**  
4 Recruits  
Tiffany Wagner

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	9	Susana Al Choufi Naim	2	Daryl Graham	2	Julian Navalta	2	Ana Severyn De Osorio	2	Ana Severyn De Osorio	2
Joe Lewo	4	Sharissa Andreas	2	Lisa Groom	2	Eduardo Navarro Navarro	2	George Shafiek	2	George Shafiek	2
Christina Shanno Baldwin	4	Jose Aranguren	2	Lori Hamel Johnson	2	Jeffery Oloyo	2	Leidy Silva Lopez	2	Leidy Silva Lopez	2
David Carpenter	3	Darrell Asbell	2	Vicki Henderson	2	Dinor Rexhepi	2	Evan Stewart	2	Evan Stewart	2
Travis Carpenter	3	Luis Barbaresco Garcia	2	Carlos J Hernandez	2	Joshua Reyes	2	Johan Tabares Gordillo	2	Johan Tabares Gordillo	2
Erin Egyud	3	London Burnett	2	Kristin Kozakiewicz	2	Steven Roberts	2	Tyler Tasa	2	Tyler Tasa	2
Brooklyn Herod	3	Zuleima Chinchilla	2	Nicolas Longo	2	Gabriel Rocha	2	Jeffrey Tillman	2	Jeffrey Tillman	2
Drew Johnson	3	Nicholas Chuma	2	Myrna Lopez Marte	2	Daryuztka Rodriguez Balza	2	Morgan Tranquist	2	Morgan Tranquist	2
Nicholas Liening	3	Ryan Fickert	2	Linda Marquez	2	Rolando Rodriguez Camargo	2	Coylin Vargas	2	Coylin Vargas	2
Beau Minnick	3	Anthony Flores Martinez	2	Chase Miller	2	Stella Roznovan	2				
Michael Santos	3	Jesse Gamble	2	Vincenzo Montaggioni	2	Mesele Ruhland	2				
Savannah Schipman	3	Rosemary Gomez Castillo	2	Colmenarez	2	Sergio Santana Vargas	2				
Jose Tigrera Perozo	3	Melissa Goppert	2	Eric Morris	2	Giusseppe Scala Briceno	2				

**TOP RECRUITING AGENTS\*\* YTD**

TOTAL LEGACY RECRUITERS: 2,006

TOTAL LEGACY RECRUITS: 3,634

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	62	Beau Minnick	10	Erin Egyud	7	Melissa Sidoti	7	Mavrick Fredericks	6	Mavrick Fredericks	6
Ryan Fickert	20	Arthur Thomas	10	Bethany Evans	7	Chilynn Acevedo	6	Yelineth Godoy Latuff	6	Yelineth Godoy Latuff	6
Gregory Rudolph	20	Alexis De Santi	9	Daryl Graham	7	Mickey Adkins	6	Paul Kelly	6	Paul Kelly	6
Adam Wheeler	18	Morgan Luptak	9	Jenna Grula	7	Havis Alvarado	6	Cody Langston	6	Cody Langston	6
Christina Shanno Baldwin	16	Channing Gardner	8	Maria Hernandez	7	Jose Aranguren	6	Judith Lopez	6	Judith Lopez	6
Alma Lozano	14	Marsei Hogan	8	Joe Lewo	7	Mark Bernsdorff	6	Johnny Ly	6	Johnny Ly	6
Nicholas Chuma	12	Travis Kovach	8	Jay Mask	7	Omar Billy	6	Rita Rider	6	Rita Rider	6
Carmen Pena Guedez	12	Sherrrie McCarty	8	Mac Massengill	7	Javier Castillo	6	George Shafiek	6	George Shafiek	6
Jessica Santamarina	12	Ransy Vazquez	8	Michael McKiernan	7	Fernando Coiran	6	Melinda Skinner	6	Melinda Skinner	6
David Carpenter	11	Felix Villasmil Briceno	8	Maria Montoya	7	Matthew Conrad	6	Michelle Speciale	6	Michelle Speciale	6
Jhon Escauriza Contreras	11	London Burnett	7	Julian Navalta	7	Ethan Cooper	6	Hugo Tigrera Gamboa	6	Hugo Tigrera Gamboa	6
Mario Hajro	11	Travis Carpenter	7	David Ramirez-Benitez	7	Elijah Findley	6				
Taulant Bane	10	Katherine Cogollo	7	Tyler Sevilla	7	Derek Foore	6				

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

**MEMBERS**

— By Number of Eligible Legacy Recruits\*



**Slavita Hut**  
John Young  
10 Recruits  
SILVER



**Steven King**  
Zach Hart  
10 Recruits  
SILVER



**Jose Aranguren**  
Richardson Latino Division  
6 Recruits  
BRONZE



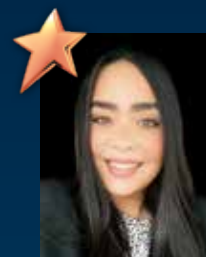
**Melissa Sidoti**  
AO  
6 Recruits  
BRONZE



**Nicholas Triantafyllidis**  
Philip Prata  
6 Recruits  
BRONZE



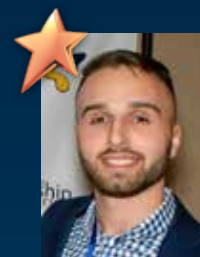
**Travis Carpenter**  
AO  
5 Recruits  
BRONZE



**Rossana Carruyo Parra**  
Josh West  
5 Recruits  
BRONZE



**Jonathan Collins**  
Ernest Powell  
5 Recruits  
BRONZE



**Zackarea Hakim**  
AO  
5 Recruits  
BRONZE



**Drew Johnson**  
AO  
5 Recruits  
BRONZE



**Drew Kier**  
Simon Arias  
5 Recruits  
BRONZE



**Ana Lozada**  
Jesus Romero  
5 Recruits  
BRONZE



**Roberto Samano Diaz**  
AO  
5 Recruits  
BRONZE



**Jonathan Sultan Levy**  
Hemerson Gonzalez  
5 Recruits  
BRONZE

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

# A MEDITERRANEAN CRUISE?

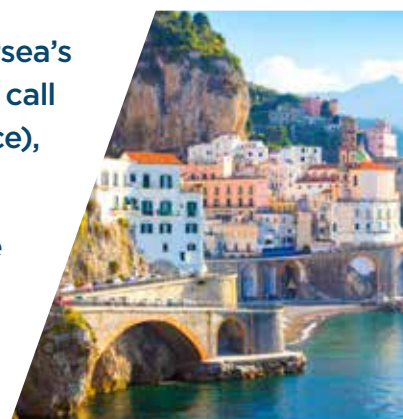
SÌ GRAZIE! (YES, PLEASE!)

SAVE THE DATES: OCTOBER 19 - 26, 2022

Tuscany • Monaco • France • Spain

Four countries. Seven ports of call. Luxury accommodations aboard Silversea's *Silver Moon*. Memories for a lifetime. The ship departs Rome with ports of call in Livorno (Tuscany), Portofino, Monte Carlo (Monaco), Marseilles (France), Palamos (Spain), and Barcelona. Whatever you do, don't miss this trip!

All agents, managers, and public relations producers are invited to compete for a spot on this fabulous trip October 19-26, 2022. The contest period is business or cards received and processed by Home Office between October 1, 2021 and March 31, 2022.



**PERSONAL PRODUCERS (15):** Top 3 Rookie + Top 3 Veteran + 9 Winners by drawing

**SAs & GAs (1 EACH):** Winners determined by drawing

**MGAs (3):**

- Category 1 — 1 Winner by drawing
- All MGAs (including Cat 1)— 2 Winners by drawing

**RGAs (3):**

- Category 1 — 1 Winner by drawing
- All RGAs (including Cat 1)— 2 Winners by drawing

**SGAs (6):**

- Category 1 — 1 Winner by highest % over baseline
- Category 2 — 1 Winner by highest % over baseline
- Category 1-2 combined — 1 Winner by drawing
- Category 3-4 combined — 1 Winner by drawing
- Category 5-12 combined — 2 Winners by drawing

**PUBLIC RELATIONS REPS/MARKETING SPECIALISTS (2):**

- Top PR Rep/Marketing Specialist with highest percentage of objective
- 1 Winner by drawing

**PUBLIC RELATIONS DIRECTORS/MANAGERS (1):** 1 winner by drawing

**SALES VPs AND DIRECTORS (1 EACH):** Winners determined by drawing

See full qualifications on the ARC:

- [ARC.AILife.com/default.aspx](http://ARC.AILife.com/default.aspx)
- [ARC.NILife.com/default.aspx](http://ARC.NILife.com/default.aspx)

Check out what the *Silver Moon* has to offer!

[SilverSea.com/ships/silver-moon.html](http://SilverSea.com/ships/silver-moon.html)

## THE ALL IN MENTALITY



### Rob Gray

Division Vice President  
American Income Life &  
National Income Life Divisions

**G**oing ALL IN in poker might be a once or twice a game move. It's not constant, it's strategic. This is not poker. Our business requires an ALL IN mentality ALL THE TIME. How we learn to create a mentality is through repetition. The great ones will tell you that repetition is the catalyst of great performance. An ALL IN mentality is a pure mindset; it must be, or it will cease to exist. As author and extreme athlete David Goggins would say, "Getting comfortable with the uncomfortable is the key to extraordinary effort and results."

We are all creatures of habit. Deciding to dedicate our hearts and souls to an ALL IN mentality means WORK — daily, hard-core effort with a purpose! It means digging deep in self-discovery to discover new depths to our personal and professional boundaries and going beyond what our minds have told us might be our limits. Another Goggins reference would be the 40% rule: When your mind is telling you, you are done and have given all

you have to give, you are only at 40% of your personal potential output. This is where the ALL IN mentality takes over and provides a collective WAR CRY to get moving! This happens once we unlock our inner strength, that voice in our head that tells us we have more to give, more people to influence and lead, more leading from the front, and more accomplishments to achieve for and with the team.

Many times we must "drown out the background noise" and eliminate the distractions. Many times it's actually eliminating the excuses that become distractions. We must visualize the end results so vividly that we can put ourselves in a position of strength well before the goals have been achieved. The pursuit of perfection never ends. We must lose the "finish line" mentality that can trick us into taking mental breaks that don't serve the ALL IN mentality.

Reprogramming our minds is a necessary exercise in staying sharp and having the confidence to push all our chips into the middle on EVERY hand. That's the reality of competition and being able to bet 100% on ourselves every day of the year. It's that fully committed mindset that separates good from great, and with repetition, it can become addictive. To be a master of the ALL IN mindset in 2022 and beyond will take thousands of repetitive actions that are all habit forming. It's more mental than anything else. Building

the mental calluses and harnessing our inner strength by recognizing what fuels us — pride, accomplishments, character, integrity, leaving a legacy — then harvesting that fuel daily and injecting it into the soul of our culture — now that's real purpose!

Developing an ALL IN persona will first take understanding that we are all built and not born. We evolve by the unique experiences we have that form our character and integrity and also nourish our drive and energy. Some call that passion. As we learn from our failures (opportunities to improve), we create and sculpt our skills by seeking out bigger challenges. At some point, we are all faced with the opportunity to go ALL IN, to push all our chips to the middle, and bet 100% on our team and ourselves. When the outcome is favorable, it becomes addictive and thus an opportunity to build a 100%, all the time ALL IN mentality. That takes real dedication and real courage; both are the by-products of our commitment.

We are not born with these traits; they are built over time and demonstrated to those that were/are our leaders and mentors. As we develop into those very people, we learn to pass on this coveted trait. 2022 is time to "model the way" and exhibit an ALL IN attitude all the time, through habit-forming repetition. Whether we're holding a pair of deuces, three of a kind, or a full house, it doesn't matter 'cause WE'RE ALL IN! 🎲

# The BUSINESS ATHLETE

The Roar  
of a  
Tiger



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## Radamel Falcao Garcia "El Tigre"

Every Business Athlete we have featured in the past has a path to success but we can also see that most athletes face **FAILURE**. How we overcome the hard times is what defines us and how we develop the focus to succeed and be triumphant. Sports teach us about failures, how to get up every time we are down, how to work as part of a team, and how to taste the flavor of victory. Radamel Falcao Garcia, "El Tigre" (The Tiger), as he is known in the soccer world, is familiar with the lessons in sports. As business people, we learn how to apply these principles to our own lives, most importantly, how to **WIN!**

El Tigre Falcao was born to a middle-income Columbian family with a dream of becoming a professional soccer player. Radamel focused on becoming one of the best strikers in the world which led to his inclusion in the **FORBES LIST OF THE WORLD'S HIGHEST-PAID ATHLETES IN 2015**. In our industry, we learn to stay focused on our goals and keep our dreams alive. We work hard to be the best. Just as an athlete must be coachable, time spent with our managers is an investment in our future. Visualizing success is one of the things I remember the most when I started.

El Tigre started his career in a small, second-division team, then advanced to more competitive clubs and leagues. He has returned to Spain in one of the most elite leagues in the world and is among the top goal scorers this season. We advance our skills in an environment of experienced colleagues who teach us the trade. I go back to almost seventeen years ago when I walked into my first AIL office, the beginning of what remains a successful career in the insurance industry.

Radamel Falcao has always strived to be the best, even in times of hardship including a knee injury that kept him out of the 2014 World Cup. It took months of therapy for him to be back in shape and at top of the game.

Think about the adversity and obstacles we face in our industry. One of the best feelings in this world is when we come back from a rough field/virtual day and then follow it with a monstrous ALP performance.

**"YOU GET INJURIES, BUT FOOTBALL IS SOMETHING YOU HAVE IN YOUR BLOOD, IN YOUR HEART."**

It isn't only about glorious days in the field — how are we making an impact at home and our community? In 2015 "El Tigre Falcao" used his influence to help a 17-year old boy find a heart transplant donor. In 2013, he convinced a Swiss watch manufacturer to donate a large sum of cash to a United Nations program aimed towards children. Analyze the impact you are having and how you can help those in need. For Radamel Falcao Garcia it hasn't been only about his success in soccer, but the impact he has had in other players' lives. One of the best players in the world, Kylian Mbappe, credits Falcao as one of the biggest influencers in his young career. This is the final step of our journey with the company; the legacy we create, the people we help develop for leadership positions in our agencies.

Just like in sports, we all can have our glory days, but what are we doing to leave a legacy for the generations to follow?

**AS EL TIGRE HIMSELF SAID, "MY AIM IS TO GIVE THE BEST OF MYSELF."**



**By Diego Arango**  
Sales Director



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [LCFry@aillife.com](mailto:LCFry@aillife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



# MILLION DOLLAR CLUB

### Another champion, another milestone!

Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!



**Phi Phan**  
Desi Dimitrova  
Contracted 5/3/16  
Qualified 9/30/21  
\$1,013,218 Net ALP



**Jenny Alvarez**  
Theodore Pappas  
Contracted 8/24/12  
Qualified 9/30/21  
\$1,001,117 Net ALP

## NEW SGAs



### Adel Al Choufi Naim | Florida

Adel is a native of Venezuela where he was an attorney. Due to political issues, he moved to "the best country on the planet" in December 2017 with his wife and children to pursue the American Dream. In 2018, he owned a restaurant in Coral Gables which was forced to close its doors in early 2019. He was working as a chef when he received an invitation to interview with the Gonzalez-Henderson-Williams partnership, when he says his life took a 180-degree turn and "Here I am, with the great opportunity of sharing the beginning of this amazing SGA journey."



### Mike Barlettano | Delaware

Mike has a B.S. degree in Economics and a BSBA in Business Administration with a concentration in Finance. He had a diverse career history before coming to AIL in 2018. He owned a food truck, two restaurants, once ran a tuna fishing charter service, and was a Derivatives trader in New York City. His advice for those considering a career in leadership at AIL-NILICO is "to remove distractions and focus on yourself and professional growth. Always be doing something that makes you a better person."



### Mauro Capozucca | Florida

Mauro is originally from a small town in Argentina where he labored as a farmworker and owned a pasta manufacturing business. After traveling to the U.S. for his honeymoon, he and his wife decided to stay, working in food service and construction during his legalization process. In 2018, he joined one of the Beto Quintero offices in Miami, then moved to Orlando where he worked under Matt Henderson and Tom Williams. From there, he was able to make his dream of becoming an SGA a reality. Mauro and wife Yael have two children, 5-year old Martina and newborn Giovanni.



### Michael Ezeafulukwe | Illinois

Michael joined AIL-NILICO in 2017, his first job upon emigrating to the U.S. Prior to this, he enjoyed a career as an international business person. He was drawn to the Company by the ability to determine his income and the opportunity to one day own his own business. "I wanted to become an agency leader to be able offer this opportunity that has made a huge impact on my life to as many people as possible, and protect as many families as we can," he says.

# VIBRA LATINA

## La Fuerza Laboral Latina está "ALL IN" The Latin Workforce is ALL IN

By Angel Martinez  
Regional Sales Director



En 2018, los trabajadores hispanos representaban el 17.5% de la fuerza laboral de los Estados Unidos porque los hispanos son el segmento de la población nacido en los Estados Unidos de más rápido crecimiento. Además, a medida que la población hispana crece en los Estados Unidos, es fácil ver cómo aumentará la presencia hispana en la fuerza laboral. Este cambio será aún más palpable una vez que la generación Baby Boomer entre a la fase de jubilación. En 2016, uno de cada cuatro estadounidenses menores de 18 años era hispano, con 66,000 hispanos que cumplen 18 años cada mes. Los jóvenes hispanos reemplazarán rápidamente a los trabajadores menos diversos de la generación Baby Boomer a medida que se jubilen.

Los latinos vienen a los Estados Unidos de América en busca del **Sueño Americano**. Como un país formado por inmigrantes, cada uno de nuestros antepasados en alguna generación vino aquí por la oportunidad. Al igual que muchas otras minorías anteriores, los latinos dejaron sus países, familias, cultura e idioma para buscar una mejor calidad de vida para ellos y sus familias. Es por eso que AIL-NILICO ofrece la *Oportunidad Ilimitada*, y los latinos aprovechan esta oportunidad dando el compromiso y poniendo todo lo que tienen para maximizar esta *Oportunidad Ilimitada*.

Como latinos, sigamos aportando valor a AIL-NILICO y sigamos marcando la diferencia. Terminemos el 2021 con fortaleza, poniendo cada onza de fuerza que tenemos en el juego sin retener nada. Tenemos mucha sangre de guerrero dentro de nosotros, y todo lo que necesitamos hacer es dar rienda suelta a nuestro corazón y pasión por perseguir nuestros objetivos sin mirar atrás. Cuando juntos adoptemos esta mentalidad, incorporaremos más diversidad que hace que AIL-NILICO sea tan notable. Ampliaremos nuestro crecimiento profesional, una mejor calidad de vida para nuestras familias y seremos un factor esencial para la Compañía. Cuando damos TODO LO QUE TENEMOS, nada nos puede detener y podemos abrazar la cultura primaria de AIL-NILICO. Juntos, seremos participantes destacados en nuestra visión de una empresa ALP de mil millones de dólares.

By 2018, Hispanic workers made up 17.5 percent of the U.S. labor force because Hispanics are the fastest-growing U.S.-born segment of the population. Also, as the Hispanic population grows in the U.S., it's easy to see how the Hispanic presence in the workforce will rise. This shift will be even more palpable once the Baby Boomer generation phases into retirement. In 2016, one out of every four Americans under 18 was Hispanic, with 66,000 Hispanics turning 18 every month. The Hispanic youth will quickly replace less diverse workers from the Baby Boomer generation as they retire.

Latinos come to the United States of America looking for the **American Dream**. As a country formed by immigrants, every single one of our ancestors at some generation came here for the opportunity. Like many other previous minorities, Latinos left their countries, families, culture, and language to pursue a better quality of life for themselves and their families. That is why AIL-NILICO offers *Opportunity Unlimited*, and Latinos take this opportunity giving the commitment and putting everything they have to maximize this *Opportunity Unlimited*.

As Latinos, let's continue to bring value to AIL-NILICO and continue to make a difference. Let's finish 2021 strong, putting every ounce of strength we have into the game without holding anything back. We have a lot of warrior blood inside us, and we need to unleash our heart and passion for pursuing our goals without looking back. When we adopt this mentality together, we will incorporate more diversity that makes AIL-NILICO so remarkable. We will expand our professional growth, a better quality of life for our families, and be an essential factor to the Company. When we are ALL IN, nothing can stop us, and we can embrace the primary culture of AIL-NILICO. Together, we will be prominent participants in our vision of a \$1 billion ALP company.



### Hemerson Gonzalez LATIN LEADER OF THE MONTH

Nací en Cali Colombia y crecí en los Estados Unidos, donde me gradué de High School y de la universidad con una Licenciatura en Administración de Empresas.

Después de la universidad, me uní a las fuerzas armadas de los Estados Unidos luego del 11 de septiembre para servir y proteger este hermoso país que me había dado tantas cosas buenas hasta ese momento.

Al terminar mi contrato con el Ejército de los Estados Unidos, comencé a buscar una carrera que me permitiera seguir ayudando a otras personas; fue ahí donde un gran amigo me habló de la oportunidad con AIL y así comencé la oportunidad que cambió mi vida y la de mi familia por completo.

En Diciembre de 2018 mi esposa y yo nos trasladamos desde Miami a la ciudad de Dallas, Texas, para así iniciar en Enero de 2019 la primera oficina Latina en Globe Life.

Hoy con mi esposa, lideramos Gonzalez Group USA, que ofrece la oportunidad de crecimiento profesional y económico para todos los latinos en los Estados Unidos. ¡Siempre adelante, ni un paso atrás!

I was born in Cali, Colombia, and raised in the United States where I graduated from High School and college with a Bachelor's Degree in Business Administration.

After college, I joined the U.S. military after Sept. 11 to serve and protect this beautiful country that had given me so many good things up to that point.

At the end of my contract with the U.S. Army, I began to look for a career that would allow me to continue helping other people; it was there that a great friend told me about the opportunity with AIL, and so I started the opportunity that changed my life and that of my family ultimately.

In December 2018, my wife and I moved from Miami to Dallas, Texas, to start in January 2019 the first Latino office in Globe Life.

Today with my wife, we lead Gonzalez Group USA, which offers the opportunity for professional and economic growth for all Latinos in the United States. Always forward, Not a step behind!

### VETERAN PRODUCER



**1**  
KLYO VIDAL  
MIAMI, FL

### ROOKIE PRODUCER



**1**  
NANCY DJENDJI  
HOUSTON, TX

### SA



**1**  
CARLOS BARRETO BERMUDEZ  
RICHARDSON, TX

### GA



**1**  
ELMAR SALAS VELASCO  
HOUSTON, TX

### ROOKIE MGA



**1**  
HELGI BISTOCHETT NAVARRO  
RICHARDSON, TX

### RGA



**1**  
ALEXIS NARANJO  
HOUSTON, TX

### TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Klyo Vidal	\$10,045	91.2		Beto Quintero
2	Yndira Tarazona Carmona	\$9,675	85.7	Alfredo Garcia	Beto Quintero
3	Jhanna Valerio Vivas	\$9,525	92.1		Beto Quintero
4	Valentina Carmona	\$8,339	84.9	Doris Martinez Garcia	Beto Quintero
5	Leonardo Alsina	\$7,580	76.6	Sergio Carta	Beto Quintero

### TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: SEPTEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Nancy Djendji	\$34,547	95.4	Nafic Djendji Abdel Khalek	Jesus Romero
2	Epifania Segovia Barreto	\$29,780	100	Jean Romero Capote	Jesus Romero
3	Karolyn Aranzazo Duin	\$26,948	97	Carmen Pena Guedez	Jesus Romero
4	Marisleidi Del-Sol-Hernandez	\$26,860	100	Solgeis Cardozo Mijares	Hemerson Gonzalez
5	Noura Abdelkhalek	\$25,576	100	Nafic Djendji Abdel Khalek	Jesus Romero

### TOP LATINO MARKET SUPERVISING AGENTS: SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Carlos Barreto Bermudez	\$60,330	\$73,115	98	Helgi Bistochett Navarro	Richardson Latino Division
2	Nancy Djendji	\$47,160	\$81,708	98	Nafic Djendji Abdel Khalek	Jesus Romero
3	Yxel Yanes Yradi	\$46,796	\$54,092	100	Tahis Quintero Bonilla	Jesus Romero
4	Edgar Velasquez Romero	\$35,261	\$38,788	100	Helgi Bistochett Navarro	Richardson Latino Division
5	Jose Aranguren	\$27,730	\$44,499	100	Helgi Bistochett Navarro	Richardson Latino Division

### TOP LATINO MARKET GENERAL AGENTS: SEPTEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Elmar Salas Velasco	\$63,514	\$100,903	77.0	Tahis Quintero Bonilla	Jesus Romero
2	Evelyn Romero	\$62,067	\$96,444	99	Tahis Quintero Bonilla	Jesus Romero
3	Axel Carrasquel	\$59,247	\$62,255	99	Jorge Caridad	Fort Worth Latino Division
4	Leonardo Alsina	\$55,745	\$66,047	93	Sergio Carta	Beto Quintero
5	Amindel Reyes	\$43,791	\$63,354	100	Norvi Belisario	San Antonio Latino Division

### TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: SEPTEMBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Helgi Bistochett Navarro	336.3%	\$108,473	\$32,250	92	Richardson Latino Division
2	Jean Romero Capote	319.7%	\$103,111	\$32,250	80.3	Jesus Romero
3	Norvi Belisario	237.8%	\$76,692	\$32,250	97	San Antonio Latino Division

### TOP LATINO MARKET REGIONAL GENERAL AGENTS: SEPTEMBER

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	326.1%	\$137,409	\$32,250	74.2	Jesus Romero
2	Tahis Quintero Bonilla	54.6%	\$461,467	\$298,552	73.6	Jesus Romero

### TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$113,572	94.8		Beto Quintero
2	Diego Vargas	\$76,394	85.5	Daniel Pacheco	Beto Quintero
3	Leonardo Alsina	\$65,999	76.6	Sergio Carta	Beto Quintero
4	Amanda Urdaneta	\$55,808	87.5	Alfredo Garcia	Beto Quintero
5	Jusem Hajali	\$50,829	88.9		Beto Quintero

### TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Nancy Djendji	\$169,243	95.4	Nafic Djendji Abdel Khalek	Jesus Romero
2	Epifania Segovia Barreto	\$146,998	100	Jean Romero Capote	Jesus Romero
3	Hernan Rodriguez Becerra	\$121,582	92.3	Maria Elisa Moros Ojeda	Jesus Romero
4	Noris Dominguez Ramirez	\$121,068	93.9	Nafic Djendji Abdel Khalek	Jesus Romero
5	Karem Cogollo	\$117,347	74.2	Adalberto Paz	San Antonio Latino Division

### TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Carlos Barreto Bermudez	\$257,517	\$282,218	98	Helgi Bistochett Navarro	Richardson Latino Division
2	Juan Guzman Aular	\$214,770	\$281,272	100		Jesus Romero
3	Nesmar Vielma	\$143,864	\$202,464	94	Solgeis Cardozo Mijares	Hemerson Gonzalez
4	Carlos Camacho Medina	\$123,436	\$148,696	99	Luis Velasquez	Jesus Romero
5	Patricia Cinquemani	\$121,267	\$150,691	89	Susana Al Choufi Naim	Hemerson Gonzalez

### TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Taleb Jammoul Hajali	\$406,001	\$842,945	92		Beto Quintero
2	Elmar Salas Velasco	\$348,724	\$579,147	77.0	Tahis Quintero Bonilla	Jesus Romero
3	Axel Carrasquel	\$328,917	\$369,771	99	Jorge Caridad	Fort Worth Latino Division
4	Bettania Ramos	\$278,597	\$413,790	99	Adalberto Paz	San Antonio Latino Division
5	Morella Parejo	\$270,738	\$344,655	86.4	Luis Velasquez	Jesus Romero

### TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Jean Romero Capote	323.2%	\$937,999	\$290,250	80.3	Jesus Romero
2	Luis Velasquez	230.0%	\$667,658	\$290,250	80.3	Jesus Romero
3	Jorge Caridad	196.6%	\$570,652	\$290,250	83.9	Fort Worth Latino Division

### TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	515.3%	\$1,190,550	\$193,500	74.2	Jesus Romero
2	Susana Al Choufi Naim	182.7%	\$561,011	\$198,472	79.0	Hemerson Gonzalez
3	Tahis Quintero Bonilla	96.4%	\$3,726,885	\$1,897,418	73.6	Jesus Romero



CHECK OUT THE AIL/NILICO 2022 THEME VIDEO ON OUR AGENCY FACEBOOK PAGE!

 [FACEBOOK.COM/AIL.NILICO.AGENCYDIVISION](https://www.facebook.com/ail.nilico.agencydivision)  
#ALLIN



# HEADING TOWARD THE FINISH LINE!

FOURTH CONSECUTIVE BEST MONTH IN A ROW!

## Sales

- **Best September in Company history!**
- **\$21,776,371** Net ALP
- **1.01% Growth** over September 2020
- **9.41% YTD Growth**

## Recruiting

- **1,438** new associates
- Agent count — **10,001**

## Quality/Reinstatements

- Total of **2,931** policies conserved  
– **1,926** reinstatements  
– **1,005** reopens
- Persistency: **84.66%** — TIE with highest in Company history
- 4-month retention: **80.5%** — highest in Company history
- NILICO 4-month retention: **80.5%** — new NILICO record
- **Net-to-gross: 86%** — highest in Company history



## Public Relations

- **261** groups signed — 29% increase over September 2020
- **429,461** members signed — 27% increase over September 2020
- **68** original groups signed — 42% increase over September 2020











**III**  
TAHIS QUINTERO BONILLA  
HOUSTON, TX



**IV**  
RYAN WILSON  
MIDDLETOWN, CT



**V**  
SARA VAZ  
WINNIPEG, MB



**VI**  
ANDREW BISHOP  
RENTON, WA



**VII**  
MARIO HAJRO  
SAN CLEMENTE, CA



**VIII**  
ADAM KIDIKAS  
INDIANAPOLIS, IN



**IX**  
CHASE MILLER  
COLUMBUS, OH



**X**  
TONY GEER  
COLUMBUS, OH



**XI**  
MARIAM SHAHID  
FLUSHING, NY



**XII**  
DARRIN ROBERTS  
HOUSTON, TX



**XIII**  
ALEXIS NARANJO  
HOUSTON, TX

## SEPTEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>III Tahis Quintero Bonilla</b>	54.6%	\$461,467	\$298,552	73.6	Jesus Romero	
Kimberly Hamilton	29.9%	\$265,881	\$204,687	82.5	Brett Gryska	
<b>IV Ryan Wilson</b>	56.6%	\$229,996	\$146,880	80.1	Philip Prata	
Mark Lahijani	43.5%	\$203,719	\$141,978	82.7	Theodore Pappas	
Clayton Slaughter	21.6%	\$192,939	\$158,724	81.0	Michael Vasu	
<b>V Sara Vaz</b>	27.6%	\$149,822	\$117,436	79.3	AO	
Paul Kelly	26.7%	\$183,128	\$144,492	88.5	Steve Friedlander	
<b>VI Andrew Bishop</b>	87.7%	\$224,809	\$119,765	86.0	AO	
James Sodan	67.6%	\$183,979	\$109,764	83.2	Nick Moore	
Meaghan Krecsko	53.0%	\$109,858	\$71,818	79.8	AO	
<b>VII Mario Hajro</b>	287.7%	\$299,923	\$77,360	80.2	AO	
Duane Shaw	48.6%	\$164,936	\$110,974	81.4	Sabrina Lloyd	
Gregory Rudolph	46.5%	\$151,680	\$103,505	80.9	Simon Arias	
<b>VIII Adam Kidikas</b>	68.3%	\$175,102	\$104,041	86.2	Josh West	
Andre Bent	29.6%	\$62,479	\$48,197	81.3	Arias-Dlabik	
Ronald Rivera	23.6%	\$104,316	\$84,367	81.1	Cohen-Velasquez	
<b>IX Chase Miller</b>	361.3%	\$113,232	\$24,547	78.9	S-S-Bendure-Hartwig	
Tim McAdams	121.6%	\$112,305	\$50,690	82.1	Weatherspoon-Harris	
Gabriela Sime	58.6%	\$149,865	\$94,495	81.2	Fisher-Zuzick	
<b>X Tony Geer</b>	226.8%	\$152,649	\$46,716	83.7	S-S-Bendure-Hartwig	
John Santosuosso	118.9%	\$101,786	\$46,505	86.5	Brett Gryska	
Casey Kunash	88.3%	\$131,967	\$70,075	78.9	Tommy Vena	
<b>XI Mariam Shahid</b>	149.9%	\$40,343	\$16,142	82.4	Theodore Pappas	
Raul Rojas	79.4%	\$76,264	\$42,517	76.3	Jose Carvajal	
Tyler Boulden	70.8%	\$92,502	\$54,165	82.5	Josh West	
<b>XII Darrin Roberts</b>	216.7%	\$72,043	\$22,750	81.0	Michael Vasu	
Carlo Buhay	120.8%	\$54,929	\$24,877	75.6	AO	
Brandon Minor	100.7%	\$102,400	\$51,009	87.9	AO	
<b>XIII Alexis Naranjo</b>	326.1%	\$137,409	\$32,250	74.2	Jesus Romero	
Richard Whyte	267.1%	\$39,518	\$10,764	77.7	AO	
Rielly Maher	180.1%	\$28,263	\$10,090	73.6	AO	

ALL TIME RECORD: \$1,348,288 Net ALP — MARK NEILSON

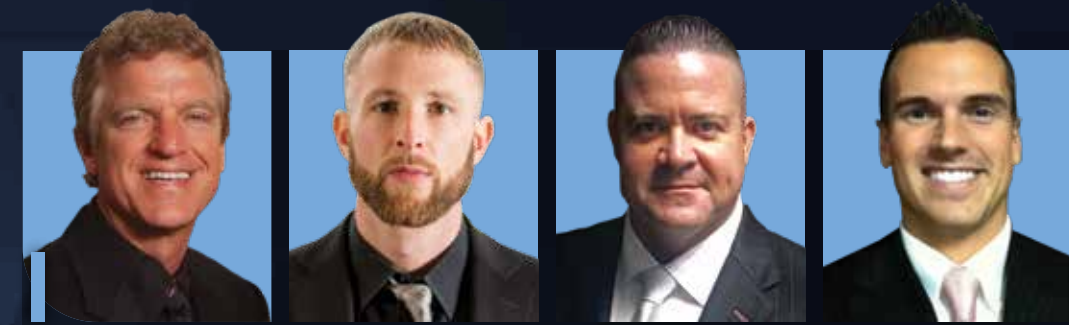
Spotlight recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.



YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Robert Janev</b>	<b>20.7%</b>	<b>\$3,947,730</b>	<b>\$3,270,833</b>		<b>82.0</b>	<b>Sabrina Lloyd</b>
<b>II David Carpenter</b>	<b>30.5%</b>	<b>\$3,466,990</b>	<b>\$2,655,728</b>		<b>81.8</b>	<b>Dustin Venekamp</b>
Matthew Diulus	27.1%	\$3,239,520	\$2,547,937		79.1	Simon Arias
<b>III Tahir Quintero Bonilla</b>	<b>96.4%</b>	<b>\$3,726,885</b>	<b>\$1,897,418</b>		<b>73.6</b>	<b>Jesus Romero</b>
Kimberly Hamilton	34.6%	\$2,471,165	\$1,835,962		82.5	Brett Gryska
Brody Maughan-Evanson	34.5%	\$2,541,127	\$1,888,695		79.5	Simon Arias
<b>IV Brandon Summerton</b>	<b>19.6%</b>	<b>\$1,590,709</b>	<b>\$1,330,229</b>		<b>75.8</b>	<b>AO</b>
Randall Cook	19.2%	\$1,944,395	\$1,631,658		79.0	Jamison Weatherspoon
Clayton Slaughter	16.7%	\$1,783,823	\$1,528,677		81.0	Michael Vasu
<b>V Scott Wheeler</b>	<b>42.3%</b>	<b>\$1,615,391</b>	<b>\$1,135,010</b>		<b>84.5</b>	<b>Satti-Kanaan</b>
Bruce Viaje	37.7%	\$1,588,193	\$1,153,580		79.9	AO
Sara Vaz	28.6%	\$1,445,786	\$1,124,365		79.3	AO
<b>VI James Sodan</b>	<b>83.0%</b>	<b>\$1,903,967</b>	<b>\$1,040,597</b>		<b>83.2</b>	<b>Nick Moore</b>
Andrew Bishop	79.7%	\$1,771,905	\$986,102		86.0	AO
Meaghan Krecsko	50.0%	\$1,509,574	\$1,006,442		79.8	AO
<b>VII Mario Hajro</b>	<b>298.8%</b>	<b>\$3,437,068</b>	<b>\$861,900</b>		<b>80.2</b>	<b>AO</b>
Duane Shaw	70.4%	\$1,536,187	\$901,459		81.4	Sabrina Lloyd
Gregory Rudolph	68.3%	\$1,478,805	\$878,497		80.9	Simon Arias
<b>VIII Adam Kidikas</b>	<b>54.9%</b>	<b>\$1,229,386</b>	<b>\$793,679</b>		<b>86.2</b>	<b>Josh West</b>
Joseph Rotolo	40.8%	\$1,027,345	\$729,419		76.4	Henderson-Locker
Ronald Rivera	37.9%	\$1,022,319	\$741,269		81.1	Cohen-Velasquez
<b>IX Tim McAdams</b>	<b>62.8%</b>	<b>\$1,117,256</b>	<b>\$686,413</b>		<b>82.1</b>	<b>Weatherspoon-Harris</b>
Gabriela Sime	43.6%	\$985,645	\$686,475		81.2	Fisher-Zuzick
Chase Miller	40.1%	\$827,252	\$590,503		78.9	S-S-Bendure-Hartwig
<b>X Casey Kunash</b>	<b>140.4%</b>	<b>\$1,226,568</b>	<b>\$510,310</b>		<b>78.9</b>	<b>Tommy Vena</b>
John Vacca	124.8%	\$1,113,316	\$495,275		79.6	Tommy Vena
Mark Bernsdorff	120.8%	\$1,075,710	\$487,276		82.4	Simon Arias
<b>XI Justin Sutton</b>	<b>59.4%</b>	<b>\$728,109</b>	<b>\$456,669</b>		<b>82.6</b>	<b>Giddens-Giddens</b>
Christopher Botelho	58.2%	\$667,898	\$422,245		81.9	AO
Stella Roznovan	54.2%	\$710,001	\$460,364		82.0	Cohen-Velasquez
<b>XII Brandon Minor</b>	<b>114.9%</b>	<b>\$648,786</b>	<b>\$301,877</b>		<b>87.9</b>	<b>AO</b>
Darrin Roberts	107.7%	\$632,654	\$304,578		81.0	Michael Vasu
Mac Duddy	70.3%	\$499,124	\$293,039		85.6	Giglione-Ackerman
<b>XIII Alexis Naranjo</b>	<b>515.3%</b>	<b>\$1,190,550</b>	<b>\$193,500</b>		<b>74.2</b>	<b>Jesus Romero</b>
Conner White	247.3%	\$336,035	\$96,750	88		Arias-Dlabik
Derrick Davenport	219.4%	\$342,363	\$107,176		77.6	Michael Vasu

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



S-S-BENDURE-HARTWIG



SABRINA LLOYD

MATHEW HART

JESUS ROMERO

JOSH WEST



GIDDENS-GIDDENS

ANDREW MCQUADE

AO-LORENCE



FISHER-ZUZICK

TOMMY VENA

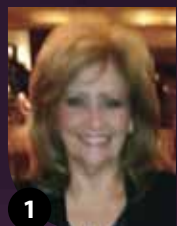
CHAD POTTS

EC = 2021 Executive Council Member

Spotlight recognizes SGAs in Categories I-XI based on positive Net ALP Growth and Cat XIII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.



## CATEGORY I



**1**  
BRENDA DI SOMMA  
SOMERSET, NJ



**2**  
CHUCK HILL  
LODI, CA

## CATEGORY II



**1**  
BRENDA WADEY  
CALGARY, AB

## CATEGORY III



**1**  
PATRENA SMITH  
EAST HARTFORD, CT



**2**  
KRISSA HENSLEY  
TOLEDO, OH

## CATEGORY IV



**1**  
CINDY KUNCE  
CANFIELD, OH



**2**  
LISA WEST  
JACKSONVILLE, FL



**1**  
DEE HETTINGER  
WICHITA, KS

## CATEGORY V



**2**  
AL WALL  
HOLLAND LANDING, ON

## CATEGORY VI



**1**  
KATY HOGGE  
CENTERVILLE, UT



**2**  
KELLY PENICK  
FORT WORTH, TX

## CATEGORY VII



**1**  
RANDY STOCKLEY  
TWILLINGATE, NL



**2**  
JESSICA CHRISTERSSON  
CORAL SPRINGS, FL

## CATEGORY VIII



**1**  
PATRICK DURAY  
BLAINE, MN



**2**  
MINERVA GALVAN  
RACINE, WI

## FIRST SIGNED TG



MINERVA GALVAN  
RACINE, WI



ROOZBEH BOZORGMANESHARD  
HOUSTON, TX

## TOP MANAGERS

### CATEGORY I



**1**  
JUDY SPADE  
LIBERTY CENTER, OH

### CATEGORY II



**1**  
AMANDA MLINAZ  
PLYMOUTH, WI

### CATEGORY III



**1**  
BETH FARM  
COLLIERVILLE, TN

## INDIVIDUAL REPS: SEPTEMBER

Category	Rank	Cards	Obj	% Obj	
I	1	Brenda Di Somma	3,865	2,105	183.6%
	2	Chuck Hill	1,562	1,706	91.6%
	3	Lisa Johnson	1,236	1,377	89.7%
II	1	Brenda Wadey	992	1,160	85.5%
III	1	Patrena Smith	1,613	917	175.9%
	2	Krissa Hensley	1,364	939	145.2%
	3	Anna Guido Rohrer	1,386	972	142.5%
IV	1	Cindy Kunce	1,813	895	202.7%
	2	Lisa West	1,073	847	126.7%
	3	George Murry	816	815	100.1%
V	1	Dee Hettinger	1,038	794	130.7%
	2	Al Wall	824	775	106.3%
	3	Maria Siero	811	782	103.7%
VI	1	Katy Hogge	997	610	163.3%
	2	Kelly Penick	800	577	138.6%
	3	Jeffrey Hapke	528	572	92.3%
VII	1	Randy Stockley	1,158	490	236.1%
	2	Jessica Christersson	891	518	171.9%
	3	Annabelle Busia	677	470	144.1%
VIII	1	Patrick Duray	1,229	458	268.1%
	2	Minerva Galvan	1,106	458	241.5%
	3	Noel Robbins	940	458	205.1%
Rookie	1	Annabelle Busia	677	470	144.1%
IceBreaker	1	Patrick Duray	1,229	458	268.1%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Malka Arony	36,266	25,174	144.1%
	2	Chuck Hill	21,047	15,354	137.1%
	3	Lisa Johnson	15,511	12,396	125.1%
II	*1	Tony Anderson	10,096	9,941	101.6%
	2	Lori Vaughn	9,322	9,881	94.3%
	3	George Farenthold	9,355	10,339	90.5%
III	*1	Krissa Hensley	10,376	8,453	122.8%
	2	Mark Gagliardi	10,115	8,517	118.8%
	3	Lisa Bennett	9,045	8,498	106.4%
IV	*1	Larry Lozano	10,349	7,934	130.4%
	2	George Murry	6,172	7,337	84.1%
	3	Lisa West	6,159	7,623	80.8%
V	*1	Maria Siero	11,669	7,036	165.9%
	2	Al Wall	9,508	6,975	136.3%
	3	Thomas Nejman	4,830	5,904	81.8%
VI	*1	Hector Cortez	7,871	4,920	160.0%
	2	Kelly Penick	7,215	5,193	138.9%
	3	Cas Robinson	6,743	5,124	131.6%
VII	*1	Curtis Blair	8,836	4,227	209.0%
	2	Randy Stockley	6,121	4,414	138.7%
	3	Donna Altshue	5,198	4,603	112.9%
VIII	*1	Minerva Galvan	1,106	458	241.5%
	2	Patrick Duray	5,615	4,125	136.1%
	3	Cheryl Cook	4,864	4,125	117.9%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: SEPTEMBER

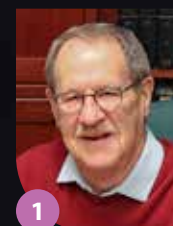
Category	Rank	Cards	Obj	% Obj	
I	1	Judy Spade	6,153	5,819	105.7%
	2	Amanda Mlinaz	5,009	5,222	95.9%
II	1	Katherine Pratt	4,437	5,183	85.6%
	2	Beth Farm	5,712	5,022	113.7%
III	1	Brian Ryan	670	593	113.1%

## MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Christa Davis	98,915	76,571	129.2%
	2	JT Tasker	55,394	60,263	91.9%
II	*1	Katherine Pratt	49,273	46,647	105.6%
	2	Dawn Trudden	49,201	50,419	97.6%
III	*1	Lacy Martin	46,300	45,702	101.3%
	2	Billy Sauers	42,218	44,191	95.5%

## MOST ORIGINAL CARDS GENERATED: YTD

- 1** AL WALL 5,611
- 2** CAS ROBINSON 4,489
- 3** TRAVIS DANIELS 3,768



**1**  
AL WALL  
HOLLAND LANDING, ON

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.







# MGA/RGA GROWTH BONUS

## MGA

<b>1</b>  DAVID CARPENTER \$103,239 Dustin Venekamp	<b>2</b>  BRODY MAUGHAN-EVANSON \$57,755 Simon Arias	<b>3</b>  SCOTT WHEELER \$41,827 Satti-Kanaan	<b>4</b>  MARK BERNSDORFF \$38,406 Simon Arias	<b>5</b>  DUANE SHAW \$37,641 Sabrina Lloyd
<b>6</b>  WILLIAM PARMETER \$28,425 Brett Gryska	<b>7</b>  NICHOLAS CHUMA \$28,160 S-S-Bendure-Hartwig	<b>8</b>  BRANDON MINOR \$27,236 AO	<b>9</b>  MATTHEW CONRAD \$24,978 S-S-Parks-Salvaggi	<b>10</b>  TAUREAN FLOURNOY \$24,606 Weatherspoon-Harris

## RGA

<b>1</b>  MARIO HAJRO \$138,336 AO	<b>2</b>  MEAGHAN KRECSCO \$34,836 AO	<b>3</b>  GREGORY RUDOLPH \$34,566 Simon Arias	<b>4</b>  ROBERT JANEV \$33,877 Sabrina Lloyd	<b>5</b>  MATTHEW DIULUS \$28,885 Simon Arias
<b>6</b>  BOBBY GUJRAL \$28,661 AO	<b>7</b>  ANDY BATTEN \$28,133 Michael Vasu	<b>8</b>  ELIAS BOLES \$25,583 Brett Gryska	<b>9</b>  CHASE MILLER \$25,344 S-S-Bendure-Hartwig	<b>10</b>  JAMES SOODAN \$24,447 Nick Moore

## MGA ROOKIES

<b>1</b>  ENO IFTIU \$89,941 AO	<b>2</b>  JEAN ROMERO CAPOTE \$80,534 Jesus Romero	<b>3</b>  ARIF HAJRO \$55,676 AO	<b>4</b>  JAKE GELB \$27,163 Nick Moore	<b>5</b>  JOHN VACCA \$17,758 Tommy Vena
<b>6</b>  DARRIN ROBERTS \$14,012 Michael Vasu	<b>7</b>  ADRAIN ALFRED \$12,624 Michael Vasu	<b>8</b>  TYLER BOULDEN \$8,886 Josh West	<b>9</b>  ERIC SNYDER \$4,259 Simon Arias	<b>10</b>  ELAZAR ROCO \$2,792 Sabrina Lloyd

## SEPTEMBER BONUS LEADERS | PAYOUT: \$2,289,082 | QUALIFIERS: 169

<b>MGA</b>	<b>\$ 103,239</b> David Carpenter	<b>\$ 22,784</b> Gabriela Sime	<b>\$ 13,934</b> Daniel G Johnson	<b>\$ 11,467</b> Mariam Shahid	<b>\$ 9,123</b> Alberto Alcalá	<b>\$ 6,534</b> Jenny Kim
	<b>57,755</b> Brody Maughan-Evanson	<b>21,576</b> Bruce Viaje	<b>13,909</b> Ashley Clarke	<b>11,376</b> Joseph Tomanovich	<b>8,993</b> Tony Geer	<b>6,421</b> Britton Costa
	<b>41,827</b> Scott Wheeler	<b>20,659</b> Adam Kidikas	<b>13,743</b> Michael Russin	<b>11,022</b> Joshua Jackson	<b>8,790</b> Alipate Makaui	<b>6,235</b> Brandon Baker
	<b>38,406</b> Mark Bernsdorff	<b>18,904</b> Blake Higuchi	<b>13,488</b> Sara Vaz	<b>10,881</b> Romal Omid	<b>8,623</b> Ashley Johnston	<b>6,093</b> Matthew McDowell
	<b>37,641</b> Duane Shaw	<b>18,638</b> Justin Sutton	<b>13,431</b> Jessica Santamarina	<b>10,801</b> Sokol Fazliu	<b>8,594</b> Alex Kae	<b>6,028</b> Jesse Rennich
	<b>28,425</b> William Parmeter	<b>18,591</b> James Soodan	<b>13,274</b> Chase Miller	<b>10,741</b> Stephen Jeung	<b>8,558</b> Ryan Wilson	<b>5,945</b> Awa Babou
	<b>28,160</b> Nicholas Chuma	<b>17,860</b> Rielly Maher	<b>13,256</b> Blake Tomblin	<b>10,723</b> Jesus Parra	<b>7,795</b> Ronald Rivera	<b>5,868</b> Saul Lopez
	<b>27,236</b> Brandon Minor	<b>17,537</b> John Santosuosso	<b>12,966</b> Stella Roznovan	<b>10,585</b> Samuel Artzis	<b>7,746</b> Mark Lahijani	<b>5,688</b> Genna DeMetsenaere
	<b>24,978</b> Matthew Conrad	<b>17,140</b> Daryl Graham	<b>12,731</b> Mac Duddy	<b>10,371</b> Matthew Diulus	<b>7,719</b> Jessica Chang	<b>5,421</b> Ryan Stenglein
	<b>24,606</b> Taurean Flournoy	<b>16,989</b> Clayton Slaughter	<b>12,326</b> Chris McFoy	<b>10,343</b> Andrew Bishop	<b>7,668</b> Ed-Maggie Myrthil	<b>5,419</b> Meaghan Krecsko
	<b>23,765</b> Richard Whyte	<b>16,386</b> Maria M Ramirez	<b>11,805</b> Saury Espailat	<b>9,982</b> Tina Skalkos	<b>7,333</b> Reynolds Akuamoaa	<b>5,295</b> Paul Kelly
	<b>23,603</b> Brent Bowling	<b>15,664</b> Patrick Knouse	<b>11,645</b> Carlo Buhay	<b>9,824</b> Kevin Butchino	<b>7,281</b> Andrew Chambers	<b>5,147</b> Bobby Park
		<b>14,864</b> Gregory Rudolph	<b>11,479</b> Joshua Goodman	<b>9,486</b> Donald DeVoise	<b>6,994</b> Eyad Awdi	<b>5,127</b> John Collins

## MGA ROOKIES

<b>\$ 89,941</b> Eno Iftiu	<b>\$ 55,676</b> Arif Hajro	<b>\$ 17,758</b> John Vacca	<b>\$ 12,624</b> Adrain Alfred	<b>\$ 4,259</b> Eric Snyder
<b>80,534</b> Jean Romero Capote	<b>27,163</b> Jake Gelb	<b>14,012</b> Darrin Roberts	<b>8,886</b> Tyler Boulden	<b>2,792</b> Elazar Roco

## RGA

<b>\$ 138,336</b> Mario Hajro	<b>\$ 28,133</b> Andy Batten	<b>\$ 19,504</b> Kimberly Hamilton	<b>\$ 13,378</b> Justin Adams	<b>\$ 10,625</b> Alberto Alcalá	<b>\$ 5,483</b> Patrick Donovan
<b>34,836</b> Meaghan Krecsko	<b>25,583</b> Elias Boles	<b>19,255</b> Sara Vaz	<b>12,611</b> Clayton Slaughter	<b>8,537</b> Patrick Knouse	<b>5,281</b> Andre Bent
<b>34,566</b> Gregory Rudolph	<b>25,344</b> Chase Miller	<b>17,961</b> Christopher Hintz	<b>11,930</b> Tommy Conard	<b>8,093</b> Joshua Dishong	
<b>33,877</b> Robert Janev	<b>24,447</b> James Soodan	<b>15,982</b> Casey Kunash	<b>11,458</b> Morgan Lobello	<b>7,997</b> Adam Kidikas	
<b>28,885</b> Matthew Diulus	<b>22,482</b> Brandon Summerton	<b>14,643</b> Reynolds Akuamoaa	<b>10,939</b> Ronald Rivera	<b>7,911</b> Paul Kelly	
<b>28,661</b> Bobby Gujral	<b>22,146</b> Tim McDams	<b>13,540</b> Mark Neilson	<b>10,799</b> David Carpenter	<b>6,553</b> Ryan Wilson	





# FOUNDERS CLUB

September Qualifiers—  
Outstanding Producers

**Duni Olusegun**  

 James Cunningham  
 4 Qualifications  
 \$190,770 Net ALP  
 81.7 RET

**Roger Fung**  

 Mathew Hart  
 3 Qualifications  
 \$187,642 Net ALP  
 79.0 RET

**Aref Sayegh**  

 Satti-Kanaan  
 6 Qualifications  
 \$185,999 Net ALP  
 89.2 RET

**Scott Urbanowicz**  

 Henderson-Locker  
 1 Qualification  
 \$70,203 Net ALP  
 87.2 RET

**Sione Maumau**  

 Steve Friedlander  
 1 Qualification  
 \$67,164 Net ALP  
 90.7 RET

**Michael Geyer**  


 Simon Arias  
 2 Qualifications  
 \$63,155 Net ALP  
 92.1 RET


**Joshua Dishong**  

 S-S-Bendure-Hartwig  
 5 Qualifications  
 \$182,033 Net ALP  
 83.9 RET

**Arturo Romero**  

 S-S-Parks-Salvaggi  
 2 Qualifications  
 \$169,565 Net ALP  
 79.0 RET

**Trevor Bailey**  

 Satti-Kanaan  
 1 Qualification  
 \$155,797 Net ALP  
 90.2 RET


**Barbara King**  

 AO  
 1 Qualification  
 \$55,449 Net ALP  
 98.9 RET


**Caren Deanda**  

 Mathew Hart  
 1 Qualification  
 \$54,182 Net ALP  
 85.5 RET

**Truman Falkner**  

 Blake Ralston  
 2 Qualifications  
 \$52,920 Net ALP  
 90.0 RET

**Ladan Rahbary**  

 AO  
 3 Qualifications  
 \$116,858 Net ALP  
 90.4 RET


**Nancy Djendji**  

 Jesus Romero  
 1 Qualification  
 \$110,712 Net ALP  
 95.4 RET

**Alexandra Longo**  

 Hart-Lewicki  
 2 Qualifications  
 \$102,621 Net ALP  
 87.8 RET


**Max Quasem**  

 Cohen-Velasquez  
 53 Qualifications  
 \$100,963 Net ALP  
 84.0 RET

**Alex Miller**  

 Cohen-Velasquez  
 3 Qualifications  
 \$98,578 Net ALP  
 81.2 RET


**Evan Lee**  

 Henderson-Locker  
 1 Qualification  
 \$90,003 Net ALP  
 80.2 RET

**Kashala Guiden**  

 Sabrina Lloyd  
 2 Qualifications  
 \$87,470 Net ALP  
 95.5 RET


**Anthony Williams**  

 Simon Arias  
 1 Qualification  
 \$87,447 Net ALP  
 84.5 RET

**Ellen Tuttle**  

 Brett Gryska  
 5 Qualifications  
 \$81,170 Net ALP  
 84.9 RET


**Noris Dominguez Ramirez**  

 Jesus Romero  
 1 Qualification  
 \$77,252 Net ALP  
 93.9 RET

**Tony Georges**  

 S-S-Parks-Salvaggi  
 4 Qualifications  
 \$76,951 Net ALP  
 89.4 RET

**Jillian Getz**  

 AO  
 1 Qualification  
 \$74,918 Net ALP  
 84.2 RET

**Andi Iftiu**  

 AO  
 1 Qualification  
 \$74,832 Net ALP  
 88.1 RET

**Phi Phan**  

 Desi Dimitrova  
 1 Qualification  
 \$74,478 Net ALP  
 83.3 RET

**Fouad Gerges**  

 Satti-Kanaan  
 1 Qualification  
 \$70,218 Net ALP  
 79.9 RET

## DIRECTORS OF THE MONTH

★ ★ ★ ★ ★  
*Leaders growing leaders*

### Sales Director of the Month



**Danielle Jankowski**

Danielle had 34.77% growth over September 2020.

### VP of the Month



**Renee Jeffries**

Renee had 6.14% growth over September 2020.

### PR Director of the Month



**Michelle Baxter**

Michelle met 86.60% of Objective during September 2021.

# Make Tomorrow Better



## AIL-NILICO's Habitat for Humanity Build is Underway!

**\$66,274 of \$95,000 Raised to Sponsor Muñoz Home**

Thanks to YOUR generous donations, we have reached 70% of the \$95,000 needed to sponsor the home of the Muñoz family in Waco. The October 2 kick-off for the build was delayed a week due to weather. AIL-NILICO CEO Steve Greer and his wife, Dana, were in attendance before the Baylor game on Saturday, October 9.

Although the build has begun, we will continue to collect sponsorship donations until after the SGA meeting at the end of October.



### YOU are invited to participate and help us meet our goal!

The build takes place on a total of 13 Saturdays, and **anyone** can volunteer! Email Kevin Donaldson [KDonaldson@AILife.com](mailto:KDonaldson@AILife.com) for details.

If you can't join us in Waco, you can still help by donating to Waco Habitat for Humanity using the QR code to navigate to our donation page! Forward your confirmation email to [LFry@Globe.Life](mailto:LFry@Globe.Life).



## CALLING ALL TO BE

# ALL IN



**David Zophin**  
President  
American Income Life &  
National Income Life Divisions

**I always look forward to announcing our** Company theme for the upcoming year. Setting my sights on our future and on everything we can accomplish fills me with eager anticipation, and our 2022 theme of **ALL IN** particularly resonates with me.

Since the day I became an agent with AIL-NILICO, "all in" has been my own personal theme. I knew that if I was going to find success here, and if I was going to make this a worthwhile career, I needed to hold nothing back, to commit fully, and to put everything on the line. It's what I've done since day one, and it has led me along this incredible journey.

For me, it has been easy to be all in, and I'm sure for most of you it will be easy to make that commitment as well. If you're new to the Company and raring to go, or if you've been with AIL-NILICO for a while and you've

seen firsthand how hard work yields success, fully committing to your role shouldn't be too difficult.

But I know making such a bold statement might not be easy for everyone. When things are going well and when you know that jumping in with both feet will bring good things, going all in is fairly straightforward. It's when things *aren't* going so well that it's a little harder to express those two words (and more importantly, to follow through). It's when you're struggling that you find yourself hesitating instead of going for it. Maybe you haven't found your stride yet. Or maybe you're facing obstacles in your personal life. Or maybe the past couple of years have just gotten you down. Whatever you're grappling with, it may be harder for you to give it all you've got, and that's understandable.

But it's when you find it most difficult that it's most crucial to be all in. When you're struggling to find your resolve, that's the time you need to find the strength to commit. It won't be easy, and it may even be daunting, but making that firm decision to be all in is the only way out of the rut. It's the only way to catapult your career in the right direction, and though it may be tough, it will also be worth it.

So if you're ready to go **ALL IN**, remember this:

- When you push all your chips in, it means you're done going halfway. It's giving 100 percent, every day.
- Keep going when others tell you to quit. Never stop, even when you're discouraged.
- Always be at your best, and give it everything you've got (starting with the things you don't like or aren't good at).
- Don't be afraid to fail. Go all in even when you have to step outside your comfort zone.
- Commit yourself to excellence through the good days and the bad. Choose to respond positively when you face challenges.

For those of you who have no reservations and who are ready to go ALL IN, I know that 2022 will be a year of success. And for those of you who are holding your cards close or hesitating to make that leap, I'm here to tell you that great things are waiting for you. So go out and grab them. Go ALL IN. Cast your fear and doubts aside and know that you are capable of incredible feats. Fortune favors the bold, so be fearless and make fortune favor you. 🍀



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# AIL/NILICO CONVENTION

# 2022

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